

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL C THURMAN
KATHY J THURMAN
Debtor(s)

Case No. 09-15093

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/27/2009.
- 2) The plan was confirmed on 06/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/20/2012, 04/27/2012.
- 5) The case was converted on 05/10/2012.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,080.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,836.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,836.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$296.21
Other	\$179.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,975.21**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTISTS	Unsecured	1,278.00	NA	NA	0.00	0.00
ADVENTISTS	Unsecured	275.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
AMERICAN COLLECTION	Unsecured	630.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	36.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	2,242.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Unsecured	2,067.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	381.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,260.00	1,275.39	1,275.39	71.96	0.00
CDA PONTIAC	Unsecured	206.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	874.00	NA	NA	0.00	0.00
CITIZENS BANK	Secured	0.00	0.00	0.00	0.00	0.00
COLLECTION	Unsecured	805.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	217.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	169.00	169.48	169.48	9.57	0.00
EVERGREEN	Secured	0.00	0.00	0.00	0.00	0.00
FIRST FINANCIAL PORTFOLIO MGMT	Unsecured	NA	856.64	856.64	48.36	0.00
HINSDALE ANESTHESIA ASSOCIATES	Unsecured	279.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	115.00	115.20	115.20	6.50	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	151.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	200.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,228.00	2,228.83	2,228.83	125.75	0.00
MIDLAND CREDIT MGMT	Unsecured	2,047.00	2,050.36	2,050.36	115.69	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	162.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	114.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	58.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	682.00	662.16	662.16	37.38	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	698.00	698.26	698.26	39.42	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	609.00	609.75	609.75	34.42	0.00
PROVENA ST JOSEPH	Unsecured	111.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	608.00	613.18	613.18	34.62	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RESURGENT CAPITAL SERVICES	Unsecured	125.00	124.70	124.70	7.04	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,374.00	1,383.98	1,383.98	78.08	0.00
ROUNDUP FUNDING LLC	Unsecured	4,397.00	4,397.03	4,397.03	248.08	0.00
ROUNDUP FUNDING LLC	Unsecured	319.00	319.90	319.90	18.05	0.00
SANTANDER CONSUMER USA	Unsecured	22,704.00	16,322.76	16,322.76	921.45	0.00
SST FAIRLANE CREDIT	Unsecured	2,776.00	NA	NA	0.00	0.00
ST JOSEPH HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	286.00	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	220.00	343.00	343.00	19.36	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	798.09	798.09	45.06	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,968.71	\$1,860.79	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,975.21</u>	
Disbursements to Creditors	<u>\$1,860.79</u>	
TOTAL DISBURSEMENTS :		<u>\$5,836.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/11/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.